

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	Case No. 20-23439-GLT
Jessica R. Dunbar	Chapter 13
Debtor	Doc. No.
Jessica R. Dunbar	
Movant	
vs.	
Ronda J. Winnecour, Chapter 13 Trustee	Related to Docket No. 82
Respondent	

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ **Other: To fund plan to pay the October 25, 2022 Notice of Mortgage Payment  
Change filed by Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.**

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated **March 8, 2022**

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***


- ☒ Debtor(s) Plan payments shall be changed from \$2,117.00 to \$2,135.00 per month effective December 1, 2022.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Rocket Mortgage LLC CL.#6-2 Governs following all NMPC of record

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 29th Day of November, 2022

  
\_\_\_\_\_  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

Dated: November 28, 2022

Stipulated by:

Stipulated by:

/s/ Bryan P. Keenan  
Bryan P. Keenan  
Counsel to Debtor

/s/ James C. Warmbrodt  
James C. Warmbrodt  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Jessica R. Dunbar  
Debtor

Case No. 20-23439-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 29, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db	+ Jessica R. Dunbar, 4984 Hardt Road, Gibsonia, PA 15044-8123
15333861	+ North Districts Community Credit Union, Weltman, Weinberg & Reis Co., L.P.A., 965 Keynote Circle, Brooklyn Heights, Ohio 44131-1829
15321190	+ NorthDistrict Credit Union, 5321 William Flinn Hwy # 5, Gibsonia, PA 15044-9639

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 00:03:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 30 2022 00:15:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 30 2022 00:03:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15321181	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 30 2022 00:05:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15321183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 30 2022 00:15:54	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15321184	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 30 2022 00:03:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15340734	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 30 2022 00:03:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15321185	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 30 2022 00:03:00	Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
15321182	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 30 2022 00:05:31	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15325323	+ Email/Text: RASEBN@raslg.com	Nov 30 2022 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15321186	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 30 2022 00:03:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15335114	Email/PDF: resurgentbknotifications@resurgent.com	Nov 30 2022 00:15:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15325283	Email/PDF: pa_dc_claims@navient.com	Nov 30 2022 00:05:35	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

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15321188	+ Email/PDF: pa_dc_claims@navient.com	Nov 30 2022 00:05:13	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
15321187	+ Email/PDF: pa_dc_claims@navient.com	Nov 30 2022 00:05:24	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15325284	Email/PDF: pa_dc_ed@navient.com	Nov 30 2022 00:05:12	Navient Solutions, LLC. On behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15321189	+ Email/Text: bnc@nordstrom.com	Nov 30 2022 00:03:16	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15336594	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 30 2022 00:03:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15321191	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 00:03:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15341182	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 00:03:00	PNC Bank, National Association, P.O. Box 94982, Cleveland OH 44101
15321192	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 00:03:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15341348	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 30 2022 00:15:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15325628	+ Email/Text: ebnpeoples@grblaw.com	Nov 30 2022 00:03:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St, 14th Fl., Pittsburgh, PA 15219-6101
15338470	Email/Text: bnc-quantum@quantum3group.com	Nov 30 2022 00:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15321193	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 30 2022 00:03:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15327688	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 30 2022 00:03:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15321194	+ Email/PDF: gecsed@recoverycorp.com	Nov 30 2022 00:05:31	Synco/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15337940	+ Email/PDF: gecsed@recoverycorp.com	Nov 30 2022 00:05:33	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15321399	+ Email/PDF: gecsed@recoverycorp.com	Nov 30 2022 00:05:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15321195	+ Email/PDF: gecsed@recoverycorp.com	Nov 30 2022 00:05:12	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15321196	+ Email/PDF: gecsed@recoverycorp.com	Nov 30 2022 00:05:10	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15321197	+ Email/PDF: gecsed@recoverycorp.com	Nov 30 2022 00:05:36	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15321198	+ Email/PDF: gecsed@recoverycorp.com	Nov 30 2022 00:05:12	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15331263	+ Email/Text: bncmail@w-legal.com	Nov 30 2022 00:03:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15321199	+ Email/Text: bncmail@w-legal.com	Nov 30 2022 00:03:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15321200	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 30 2022 00:03:00	U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014
15328695	Email/Text: RPSBankruptcyBNCNotification@usbank.com		

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		Nov 30 2022 00:03:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15333364	^ MEBN	Nov 29 2022 23:59:04	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15332332	^ MEBN	Nov 29 2022 23:58:58	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		North Districts Community Credit Union
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15325330	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Jessica R. Dunbar keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Garry Alan Masterson	on behalf of Creditor North Districts Community Credit Union pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	

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on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

Stephen Russell Franks

on behalf of Creditor PNC Bank N.A. [amps@manleydeas.com](mailto:amps@manleydeas.com)

TOTAL: 9